

Priority Area:

Address Declining Neighborhoods

Goal/Objective:

Improved appearance of neighborhoods through maintenance of properties.

Strategy 4 – Strengthen home repair program for income eligible home homeowner:**Action Steps:**

- a. Reallocate HUD HOME funds for the existing program with ESC to \$200,000.00. Currently \$110,000 (4-6 Substantial Rehabs per year). Increase in HOME commitment will increase projects to 7- 11 substantial Rehabs per year. *Note: this is HOME Consortium funding and many projects will be located outside the City of Joplin.
- b. Allocate additional funds from the City that are not associated with federal HUD Funds to be used for more flexible and parallel home repair program used just inside of the city.
 - i. Utilize these more flexible funds to address relatively small dollar improvements currently ineligible in the federally funded HUD HOME program. Program can be structured as a revolving fund with high degree of forgiveness to maximize available resources while still improving as many properties as possible including those unable to make repayment at time of loan or during term of homeowner agreement. The existing model for this program may be provided by Joplin Area Fuller Center for Housing. Average repair for Fuller program (identified highest need to improve homeowner quality of life) is approximately \$1,000.00. Adding exterior improvement and landscaping would bring average costs to \$2,500 to \$3,000 per home participating.
 - ii. Enter into agreement with existing non-profit homeowner repair provider, such as Habitat For Humanity, etc... Agreement allows for repairs to homes with income eligible homeowners in defined low-income areas of community. *Note: All expenditures resulting from this agreement will be located within the City of Joplin.
- c. Investigate possible property tax abatement (Section 353 of state statutes) program as an option to incentivize property owners to invest in home repairs.

Resources Required:

1. Utilize existing staff to oversee program in Planning, Development and Neighborhood Services.
2. Additional funding for expansion of program.

Total Plan Cost:

Total Additional FTE: Existing staff time.

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One-Time Costs: \$0.00

Staffing Annual Costs: \$0.00

Program Annual Costs: \$400,000 (half HOME Consortium fund, half general fund)

Re-occurring Costs: \$400,000.00 *revolving fund with high degree for forgiveness.

This level of funding would result in approximately 65 property improvements which can be targeted to specific neighborhoods.

Increased HOME commitment of \$90,000 reducing new construction allocation in favor of rehabilitation.

Desired Benefit/Outcome:

- Assist homeowners in identifying and repairing vulnerable properties.
- Establish revolving fund for home repairs.

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